

Glossary of Terms

Tandem Membership	means the benefits and services set out in these Terms for Tandem Membership
Terms for Tandem Membership	means these terms that apply to the Tandem Membership
Terms for your Credit Card	means the terms you signed when opening your Credit Card account
Terms for your Tandem Account	means the terms you signed when opening your Tandem Account
Loyalty Rate	is the rate that you will receive on our products when you become a Tandem Member
"Tandem", "us" or "we"	means: Tandem Bank Limited, 40 Bernard Street, London, WC1N 1LE, UK, a company registered in England and Wales (company registration number 00955491)
"You", "your" or "Member"	means the holder of the Tandem Membership

These **Terms for Tandem Membership** are in addition to the **Terms for your Credit Card** and the **Terms for your Tandem Account** applicable to you and together they form the agreement between us and you for your **Tandem Membership**. To the extent there is a conflict, the terms for your specific Tandem accounts shall take precedence over these **Terms for Tandem Membership**.

When you see a term in **bold**, we're using it with a specific meaning as defined in the Glossary of terms above.

The Membership	<p>By becoming a Member, you will be entitled to benefits and services offered on Tandem products. This will include Loyalty Rates.</p> <p>Specific terms will be provided to you when you open any of our other accounts. If a specific condition differs from these terms, that specific condition is the one that applies.</p>
Loyalty Rates	<p>The current Loyalty Rates are:</p> <ul style="list-style-type: none">• 1.50% annual interest rate on your Tandem Account;• 0% annual interest rate on purchases on your Credit Card account;• 0% annual interest rate on cash advances on your Credit Card account;• 0.5% cashback on all purchases above £1 on your Tandem Credit Card account; <p>and</p> <ul style="list-style-type: none">• 0% foreign transaction fees on purchases and cash advances on your Tandem Credit Card account. <p>A cash advance fee of 2.50% will still apply to cash advances in the United Kingdom and we'll charge a minimum of £2.50 each time.</p> <p>Loyalty Rates offered on Tandem products may be updated from time to time in accordance with these terms.</p>
Membership Fee	<p>The cost of the Tandem Membership is £5.99 per month. This will be charged monthly in arrears on your Credit Card statement and will appear as a 'Membership Fee'.</p> <p>If you do not use benefits or services offered to you as a Member, you will not be entitled to a refund or reduction of the Membership Fee.</p>
Changes to these Terms	<p>We'll give you at least 60 days' notice of any changes to these terms before they take effect. However, if a change benefits you, we may effect it immediately.</p>

Eligibility	To be eligible for the Tandem Membership , you must be a Tandem Credit Card customer paying the Membership Fee .
Termination	If you end your Tandem Credit Card account under clause 14 of the Terms for your Credit Card , we reserve the right to remove the other benefits that are offered with the Tandem Membership , including any Loyalty Rates you receive on our products. If we do this, we'll change the applicable Loyalty Rate to our standard rate for that product, or move you onto the closest equivalent product.
Cashback eligibility	<p>Cashback will be earned on any eligible purchase made with your Tandem Credit Card. Each transaction is assessed for cashback individually and we'll round your cashback earned up to the nearest penny.</p> <p>Eligible purchases are purchases of goods and services of £1.00 or above made by you or any additional cardholder on your Tandem Credit Card ("Purchases").</p> <p>Purchases do not include:</p> <ul style="list-style-type: none"> • The purchase of traveller's cheques or foreign currency; • Withdrawals of cash from a cash machine or obtained over the counter at a bank or cash provider; • Any payment made using a money order, electronic money transfer or similar; • Any use made for gambling including internet gambling and purchase of lottery tickets; or • Any facilities we determine to be similar to the above that we may provide in connection with the use of the Credit Card.
Cashback payment	<p>We will calculate your cashback earned during a statement month and credit it to your Tandem Credit Card account on your statement date for that month, reducing the amount you owe us.</p> <p>Cashback payments credited to your Tandem Credit Card account will not count towards your minimum payment and you must continue to make your minimum payment in full every month.</p> <p>Cashback will not be paid on Purchases that you subsequently cancel or return for a refund. If you have already been credited cashback for a Purchase which you subsequently return for a refund, we will subtract the cashback previously credited to your account from your cashback earnings for the statement period in which you received the refund.</p> <p>If the amount of the refunded Purchases exceeds the amount of Purchases in a month, this may generate a negative cashback amount. If that happens, we will not debit that amount from your account.</p> <p>Cashback that is earned by any additional cardholder on the same account will be credited to the primary Tandem Credit Card account holder.</p>
Cashback – other things	<p>If you close your account before a statement date, you will lose any cashback that has been earned but not yet added to your account.</p> <p>Cashback can only be used to reduce your Tandem Credit Card balance and will not be paid out in cash or cash equivalent.</p> <p>Cashback is supplied by Tandem Bank Limited and does not impact any other offers supplied by a retailer.</p>

We're here to help by phone and in-app chat 7 days a week from 8am-10pm weekdays and until 8pm on weekends, except Bank Holidays. Calls will be recorded for training and quality purposes.

If you need an alternative format, please call 020 3370 0970

Tandem Bank Limited is a company registered in England and Wales (company registration number 00955491) with its registered office address at 40 Bernard Street, London, WC1N 1LE. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 204479.